

Debtor 1	Richard Eugne Van Cleave
Debtor 2 (Spouse, if filing)	Lujene Van Cleave
United States Bankruptcy Court for the: Northern District of Texas	
Case number	15-40828-rfn13

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information****Name of creditor:** US Bank Trust N.A., as trustee of Bungalow Series F Trust**Court claim no. (if known):**  
21**Last 4 digits** of any number you use to identify the debtor's account: 5 5 6 6**Property address:** 3718 Hollow Creed Road  
Number StreetArlington, TX 76001  
City State ZIP Code**Part 2: Prepetition Default Payments***Check one:* Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_**Part 3: Postpetition Mortgage Payment***Check one:* Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.The next postpetition payment from the debtor(s) is due on:           /      /        
MM / DD / YYYY Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 9,784.39
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ (723.04)
- c. **Total.** Add lines a and b. (c) \$ 9,061.35

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 03 / 01 / 2018  
MM / DD / YYYY

Debtor 1 Richard Eugene Van Cleave  
 First Name Middle Name Last Name

Case number (if known) 15-40828-rfn13

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Kristin A. Zilberstein  
 Signature

Date 09/06/2018

Print Kristin A. Zilberstein, Esq.  
 First Name Middle Name Last Name Title Authorized Agent for Creditor

Company The Law Offices of Michelle Ghidotti

If different from the notice address listed on the proof of claim to which this response applies:

Address 1920 Old Tustin Ave.  
 Number 1920 Street Old Tustin Ave.

Santa Ana, CA 92705  
 City Santa Ana State CA ZIP Code 92705

Contact phone (949) 427 - 2010 Email kzilberstein@ghidottilaw.com



Payment Changes				Notice Filed
Date	P&I	Escrow	Total	
4/1/2015		\$766.75	\$766.75	being applied
3/1/2017	\$736.15	\$814.29	\$1,550.44	NOPC
		\$0.00		
		\$0.00		
		\$0.00		

Loan Information	
	DDPA
Loan #	IAN CLEAVE
Borrower	15-40828
Bk Case #	
Date Filed	3/2/2015
First Post Petition	
Due Date	4/1/2015
POC Cover	



1 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)  
2 Kristin A. Zilberstein (SBN 200041)  
3 Jennifer R. Bergh, Esq. (SBN 305219)  
LAW OFFICES OF MICHELLE GHIDOTTI  
1920 Old Tustin Ave.  
Santa Ana, CA 92705  
Ph: (949) 427-2010  
Fax: (949) 427-2732  
mghidotti@ghidottilaw.com

7 Authorized Agent for Creditor  
U.S. Bank Trust National Association, et al  
8  
9

10 UNITED STATES BANKRUPTCY COURT  
11 NORTHERN DISTRICT OF TEXAS

12 In Re: ) CASE NO.: **15-40828-rfn13**  
13 )  
14 RICHARD EUGNE VAN CLEAVE and ) CHAPTER 13  
LUJENE VAN CLEAVE, )  
15 Debtors. ) **CERTIFICATE OF SERVICE**  
16 )  
17 )  
18 )  
19 )  
20 )

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21 **CERTIFICATE OF SERVICE**  
22

23 I am employed in the County of Orange, State of California. I am over the age of  
24 eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave.,  
25 Santa Ana, CA 92705.

26 I am readily familiar with the business's practice for collection and processing of  
27 correspondence for mailing with the United States Postal Service; such correspondence would

1 be deposited with the United States Postal Service the same day of deposit in the ordinary  
 2 course of business.

3 On September 6, 2018 I served the following documents described as:

4           • **RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

5 on the interested parties in this action by placing a true and correct copy thereof in a sealed  
 6 envelope addressed as follows:

7           (Via United States Mail)

<b>Debtor</b>	<b>Debtors' Counsel</b>
Richard Eugne Van Cleave 3718 Hollow Creek Rd. Arlington, TX 76001	James M. Morrison Allmand Law Firm, PLLC 860 Airport Fwy., Suite 401 Hurst, TX 76054
<b>Joint Debtor</b>	<b>Trustee</b>
Lujene Van Cleave 3718 Hollow Creek Rd. Arlington, TX 76001	Pam Bassel 7001 Blvd 26 Suite 150 North Richland Hills, TX 76180
<b>Debtors' Counsel</b>	<b>U.S. Trustee</b>
Weldon Reed Allmand Allmand Law Firm, PLLC 860 Airport Freeway, Suite 401 Hurst, TX 76054	United States Trustee 1100 Commerce Street Room 976 Dallas, TX 75242

22       xx (By First Class Mail) At my business address, I placed such envelope for deposit with  
 23 the United States Postal Service by placing them for collection and mailing on that date  
 following ordinary business practices.

24       \_\_\_\_ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the  
 25 Eastern District of California

26       xx (Federal) I declare under penalty of perjury under the laws of the United States of  
 27 America that the foregoing is true and correct.

28           Executed on September 6, 2018 at Santa Ana, California

/s / *Steven P. Swartzell*

Steven P. Swartzell